

# Friday, The 13th

By Thomas W. Lawson

CHAPTER VIII.—Continued.

"All right, Fred," I answered. "I will go over to Bob's right now. I hate to do it, but there is no other hope."

I dropped the receiver and started for Bob's office. As I went through his counting-room of the clerks said, "They have just broken Anti-People's to 90 on a bulletin that Tom Reinhart's wife and only daughter have been killed in an automobile accident at their place in Virginia. They first had it that Reinhart himself was killed. That has been corrected, although the latest word is that he is prostrated."

I rapped on Bob's private-office door. I felt the coming struggle as I heard his hoarse bellow, "Come in." He stood at the ticker, with the tape in one hand, while with the other he held the telephone receiver to his ear. My God, what a picture for a stage! His magnificent form was erect, his feet were as firmly planted as if he were made of bronze, his shoulders thrown back as if he were withstanding the rush of the Stock Exchange hordes, his eyes aflame with a sullen, smouldering blaze, his jaw was set in a way that brought into terrible relief the new, hard lines of desperation that had recently come into his face. His great chest was rising and falling as though he were engaged in a physical struggle; his perfect-fitting, heavy black Melton cutaway coat, thrown back from the chest, and a low, turn-down white collar formed the setting for a throat and head that reminded one of a forest monarch at bay on the mountain crag awaiting the coming of the hounds and hunters.

I hesitated at the threshold to catch my breath, as I took in the terrific figure. Had Bob Brownley been an enemy of mine I should have backed out in fear, and I do not confess to more than my fair share of cowardice. Inwardly I thanked God that Bob was in his office instead of on the floor of the Exchange. His whole appearance was frightful. He showed in every line and lineament that he was a man who would hesitate at nothing, even at killing, if he should find a human obstacle in his road and his mind should suggest murder. He was the personification of the most awful madness. Even when he caught sight of me, he hardly moved, although my coming must have been a surprise.

"So it is you, Jim Randolph, is it? What brings you here?" His voice was hoarse, but it had a metallic ring that went to my marrow. Bob Brownley in all the years of our friendship had never spoken to me except in kind and loving regard. I looked at him, stunned. I must have shown how hurt I was. But if he saw it, he gave no sign. His eyes, looking straight into mine, changed no more than if he had been addressing his deadliest enemy.

Again his voice rang out, "What brings you here? Do you come to plead again for that dastard Reinhart after the warning I gave you?"

I clenched both hands until I felt the nails cut the flesh of my palms. I loved Bob Brownley. I would have done anything to make him happy, would willingly have sacrificed my own life to protect him from himself or others, but this madman, this wild brute, was no more Bob Brownley as I had known him than the howling northeast gale of December is the gentle, welcome zephyr of August; and I felt a resentment at his brutal speech that I could hardly suppress. With a mighty effort I crushed it back, trying to think of nothing but his awful misery and the Bob of our college days.

I said in a firm voice, "Bob, is this the way to talk to me in your own office?" At any time before, my words and tone would have touched his all-generous southern chivalry, but now he said harshly, "To hell with sentiment. What?" He did not take his eyes from mine, but they told me that he was listening to a voice in the receiver. Only for a second; then he let loose a wild laugh, which must have penetrated to the outer office.

"Eighty and coming like a spring freshet," he said into the mouthpiece, "and the boys want to know if I won't let up now that Reinhart is down? Go back and smother them with all they will take down to 60. That's my answer. Tell them if Reinhart had ten more wives and daughters and they were all killed, I'd read his damned trust to hell and his sorrow. Give the word at every pole that I will have Reinhart where he will curse his luck that he was not in the automobile with the rest of his tribe."

"To hell with sentiment!" He was speaking to me again. "What do you want? If you are here to beg for Reinhart and his pack of yellow curs, you've got your answer. I wouldn't let up on that fiendish hyena, not if his wife and daughter and all the dead wives and daughters of every 'System' man came back in their grave clothes and begged. I wouldn't let up a share." I gasped in horror.

"When did these robbers of men and despoilers of women and children ever let up because of death? When were they ever known to wait even till the corpse stiffened to pluck out the hearts of the victims? It is my turn now, and if I let up a hair may I, yes, and Denah, too, be damned, eternally damned."

I could not stand it. If I stayed, I too, should become mad. I reached for the doorknob, but before I could swing the door open Bob was upon me like a wolf. He grasped me by the shoulders and with the strength of a madman hurled me half across the room. I sank into a chair.

"No, you don't, Jim Randolph, no, you don't. You came here for something and, by heaven, you will let me what it is! You know me; you are the only human being who does."

You know what I was, you see what I am. You know what they did to me to make me what I am. You know, Jim Randolph, you know whether I deserved it. You know whether in all my life up to the day those dollar-frenzied hounds tore my soul, I had done any man, woman, or child a wrong. You know whether I had, and now you are going to sneak off and leave me as though I were a cur dog of the Reinhart-Standard Oil breed gone mad!"

He was standing over me, a terrible yet a magnificent figure. As he hurled these words at me, I was sure he had really lost his mind; that I was in the presence of a man truly mad. But only for an instant; then my horror, my anger turned to a great, crushing, all-consuming agony of pity for Bob, and I dropped my head on my hands and wept. It is hard to admit it, but it is true—I wept uncontrollably. In an instant the room was quiet except for the sound of my own awful grief. I heard it, was ashamed of it, but I could not stop. The telephone rang again and again, wildly, shrilly, but there was no answer. The stillness became so oppressive that even my own sobs quieted. I gasped as the lump in my throat choked me, then I slowly raised my eyes.



"No, You Don't Jim Randolph, No, You Don't"

Bob's towering figure was in front of me. His head had fallen forward, and his arms were folded across his breast. But that he stood erect I should have thought him dead, so still was he. I jumped to my feet and looked into his face, down which great tears were dropping silently. I touched him on the shoulder.

"Bob, my dear old chum, Bob, forgive me. For God's sake, forgive me for intruding on your misery."

I looked at him. I will never forget his face. No heartbroken woman's could have been sadder. He slowly raised his head, then staggered and grasped the ticker-stand for support. "Don't, Jim, don't—don't ask me to forgive you. Oh, Jim, Jim, my old friend, forgive me for my madness; forget what I said to you, forget the brute you just saw and think of me as of old, when I would have plucked out my tongue if I had caught it saying a harsh word to the best and truest friend man ever had. Jim, forget it all. I was mad, I am mad. I have been mad for a long time, but I cannot last much longer. I know it can't, and Jim, by all our past love, by the memories of the dear old days at St. Paul's and at Harvard, the dear old days of hope and happiness, when we planned for the future, try to think of me only as you knew me then, as you know that I should now be, but for the 'System's' curse."

The clerks were pounding on the door; through the glass showed many forms. They had been gathering for minutes while Bob talked in his low, sad tone, a tone that no one could believe came from the same mouth that a few moments before had poured forth a flood of brutal heartlessness. Bob went to the door. The office was in an uproar. Twenty or 30 of Bob's brokers were there, aghast at not getting a reply to their calls.

Were Superstitious, Too. A woman who takes her superstitions seriously started to enter a big department store one morning last week when she noticed a porter on a tall stepladder that stretched directly across the doorway, says the New York Press. In spite of the fact that there were five women behind her eager to pass into the shop she came to a sudden halt, looked up at the ladder and cried out, "Oh, I'll never walk under that," saying which she turned and strode away. Before she had gone far her sense of humor rose superior to her fear of ladders, and she looked to see if her remark had had

any effect on those who had been within sound of her voice. Walking directly behind her were the five women who had heard her exclamation.

Don't Annoy the Officers. Army officers in uniform abound in foreign cities, and in Germany they are being stared at by tourists, often assuming threatening attitudes in retaliation. As the law permits them to shoot civilians on provocation, it is wise not to excite them. It is well to remember that they do not feel obliged to turn out for pedestrians, even ladies.—Travel Magazine.

Many were pouring in through the outer office. Bob looked at them coldly. "Well, what is the trouble? Is it possible we are down to a point where the stock exchange rushes over to a man's office when his wife happens to break down?" They saw his bluff. You cannot deceive stock exchange men, at least not the kind that Bob Brownley employed on panic days, but his coolness reassured them, and when they saw me it was odds-on that they guessed to a man why Bob had ignored his wires—guessed that I had been pleading for the life of "the street."

"Well, where do you stand?" Frank Swan answered for the crowd: "The panic is in full swing. She's a cellar-to-ridge-pole ripper. They're down 40 or over on an average. Anti-People's is down to 35, and still coming like sawdust over a broken dam. Barry Conant's house and a dozen other of Reinhart's have gone under. His banks and trust companies are going every minute. The whole street will be overboard before the close. The governing committee has just called a meeting to see whether it will not be best to adjourn the exchange over to-day and to-morrow."

Bob listened as if he had been a master at the wheel in a gale, receiving reports from his mates. There was no trace now of the scene he had just been through. He was cold, masterful, like the seasoned sea-dog who knows that in spite of the ocean's rage and the wind's howl, the wheel will answer his hand and the craft its rudder. "Jim, come over to the exchange." The crowd followed along. "We have but a minute and I want to have you say you forgive me," he said to me. "I know, Jim, you understand it all, but I must tell you how sorrowful I am that in my madness I should have so forgotten my admiration, respect, and love for you, yes, and my gratitude to you,

as to say what I did. I'll do the only thing I can to atone. I will stop this panic and undo as much as possible of my work; and now that I have wrecked Reinhart I am through with this game forever, yes, through forever."

He pressed his hand in his strong, honest one and strode into the exchange ahead of the crowd. All was chaos, although the trading had toned down to a sullen desperation. So many houses, banks, and trust companies had failed that no man knew whether the member he had traded with early in the day would on the morrow be solvent enough to carry out his trades. The man who had been "long" in the morning, and had sold out before the crash, and who thought he now had no interest in the panic, found himself with his stock again on hand, because of the failure of the one to whom he had sold, and the price cut in two. The man who was "short" and who a few minutes before had been eagerly counting his profits now knew that they had been turned to loss, because the man from whom he had borrowed his short stocks for delivery would be in no condition to repay for them, the next day, when they should be returned to him. The "short" man was himself, therefore, "long" stocks he had bought to cover his "short" sale. In depressing the price he had been working against his own pocket instead of against the bulls he had thought he was opposing. All was confusion and black despair. There is, indeed, no blacker place than the floor of the stock exchange after a panic cyclone has swept it, and is yet lingering in its corners, while the survivors of its fury do not know whether or not it will again gather force.

(TO BE CONTINUED.)

## TRAPS FOR UNWARY

ADVERTISING TRICKS OF MAIL-ORDER HOUSES.

### GOODS PRICED BELOW COST

Articles of Standard Value Frequently Sold at Cost to Create False Impression of Cheapness—Unthinking People Victims.

The theory upon which a great number of mail order concerns proceed is to select a certain number of articles, those of standard values and well-known, and mark them down to wholesale prices or lower. This is for the purpose of "baiting," as well as to give the impression that regular dealers are selling goods at prices too high. On many widely advertised goods which are in constant demand the mail order house advertises prices much lower than the actual cost of the goods to the house. This is done with a view of catching customers, killing off the trade of local dealers, and with hopes of selling other goods at enormous profits. Then the advertising part of the deal is of some value.

People like to buy goods at the lowest possible cost. They get impressions of low prices from comparison of goods of which they know the selling price. If a certain rifle is always sold in the gunstores at \$14 and the catalogue house sells the same at \$11, the average man realizes that he is getting a bargain, even though the concern may lose a half dollar in the transaction. But the man is also impressed with the idea that prices are just as low on other goods of which he has little information as to values. It is knowing this fact that causes the mail-order houses to resort to this trick. Then there is difference in quality of goods. In the different lines there are different grades. It is not long ago that a United States district court grand jury returned an indictment against a large mail-order house on three different charges of fraud. In each case there was misrepresentation. One of the charges was that "pure white lead" paint, supposed to be manufactured by the concern, did not contain a trace of white lead, and was manufactured by contract by another concern. The other charge was that jewelry was misrepresented. In the matter of jewelry there is great chance for fraud. That which is called solid gold may be not over one-tenth gold, a little better than brass. Gold always has a certain value. Whether it is in jewelry or in a coin of the realm, the value is just the same. Its purity and weight is what counts. It is curious how intelligent people who know of the fixed value of gold will take the word of a mail-order schemer as to quality, when the article is sold at a less price than the metal which it is claimed is represented in it can be bought for in the markets.

Low prices are generally quoted upon goods which the average people understand, and are acquainted with, and the loss is made up on the classes of goods which allow the practice of deception, of the value of which the people little know. People who patronize mail-order concerns should understand that in the majority of cases they are paying more than they would be compelled to pay if they made their purchases at home. Then there is involved the principle of sending money away from the neighborhood where it is earned.

If the people who patronize mail-order houses would only buy such goods as they know are priced below cost to the concern, the mail-order houses could not continue in business a year. But these concerns know that Mr. Barnum was about right when he said that the "American people like to be humbugged." They transact their business accordingly. The home merchant must go ahead on a different basis. He depends upon his reputation for square dealing. He knows that he must be honest, whether he is inclined to be or not, or that he will soon be compelled to get out of business for lack of patronage. The mail-order concerns look for a new crop of "suckers" every year, and they find more or less of a crop.

### Chance for the Youth.

Young men who are residents of country districts should be impressed with the fact that there are chances for every one to get along in the world if endowed with a good quality of brain matter and the desire and ability to work, and work rightly and industriously.

For the young man starting out in life there are many pitfalls; not the ones in the category of bad habits and dissipation, but in the business world. The catchy advertisement in the want columns of the daily press or in the farm journal, "\$10 to \$20 a day," attracts the attention of many of the young men who know little about the devious methods of the sharks to catch dollars from the pockets of the "producers." Many of these concerns aim to sell to the agent a lot of goods that are almost wholly worthless, and let him fight it out the best way possible. Then again, there are legitimate concerns that employ men to sell to the trade, but they never hold out promises of such great profits.

It is well to steer clear of grafts that are intended to take dollars from your pocket under the pretense of giving you employment. If you felt that you could make a success as a salesman, there are legitimate houses in your nearest city that may afford you an opportunity. But don't think that you can demand the salary of a bank president from the start. You will get what you are worth, and no more. The more you can make your services of value to your employers, the more pay you will receive. Good men are always in demand. Chances for advancement were never better, but the field is narrowing year by year, owing to change in commercial methods, and concentration in almost every line. If you would succeed in commercial life, get the idea out of your head that getting to the front is a snap, and the path a flowery one. Work is necessary if you find an honored place among the winners.

## WHOLE IDEA IS A FALLACY.

Systems of Co-Operation Weak Theoretically and in Practice.

One of the spirits of the age is organization and co-operation of those who are engaged in the same lines of trade, industry or profession. It has been proved beyond cavil that men have a right to thus organize and pursue any system in business, or in their special fields that they desire as long as their methods are not unjust toward others. From many organizations comes much good. From others things that are harmful.

It must be remembered that there are fundamentals in all systems that cannot be ignored. There are principles which must be observed, or failure will be sure to result. Within the past dozen years numerous alleged co-operative organizations have been formed within the United States. These organizations have been of a kind that involves certain benefits to members—the elimination of profits to middlemen, the distribution of earnings to members, etc. Not one in fifty of these organizations has been successful, and the reason for failure is that the systems followed were not in harmony with economic laws.

In the world of commerce there are three important factors—production, distribution and consumption. Were there no consumption there would be no need of production or distribution. But civilized people must be fed and clothed and their other wants supplied, and as long as intelligent man exists there will be need and methods to supply his wants. Thus we find the producers, the distributors, and the latter class divide into groups known as factors or jobbers, their agents and the so-called retailers who directly supply the consumers.

The common co-operative plans deal with cutting out the distributors, the elimination of that cost in products which represents the compensation of merchants whether they be wholesalers or retailers. The present system of distribution has evolved from an experience covering some thousands of years. It is based upon equity and upon the soundest principles of economy. The system cannot well be changed unless the whole field of human endeavor be modified. People must be employed in gainful occupations, or they become burdens upon the classes who are earners. All cannot be producers, but all can perform an important part in production, in manufacture and in distribution. The co-operative system that means the elimination of the factors in commerce excepting the manufacturer means the robbing of a large class of labor that are now well equalized. The present system of distribution is the most economical that can be devised. No manufacturer of food products, unless he have a monopoly, can maintain exclusive distributing warehouses. Thus we find the jobber a co-operator merely, working in harmony with a multitude of manufacturers and for them conducting the collection and payment of bills due them and for his services receiving a small commission. His agent or traveler sells a hundred kinds of goods instead of one particular kind. Here again we find co-operation in its highest type. The retailer carries a variety of goods, representative of perhaps 200 or 300 manufacturers; here again is co-operation, and it may be said that the earnings of all engaged in distribution represent a small commission for performing a service, and the aggregate of the earnings of any one of them—the jobber, his agent and the retailer—is dependent upon his labor and his business sagacity. When these three factors in distribution be cut out just as expensive a system must be substituted. In case of the manufacturer who sells his products direct to the consumer, he has large advertising bills to pay, and a hundred little expenses which the manufacturer who sells his products through regular established channels does not have to bear.

When a co-operative store is established with a few hundred stockholders as its patrons it is generally found that it cannot be operated at lower expense than if conducted by an individual, and it soon ceases to exist.

### Editor Realizes Situation.

It has come to a time when the business man must take note of the mail order concerns. They are continually growing larger and taking more trade out of the smaller towns. Of course we all know that it is not right for Wilkinsburg people to send their money to Chicago or New York or other places for their groceries, dry goods, etc., when we have people, neighbors and friends selling the same goods right at home. The local merchant has no one to blame but himself for the condition which now exists. This may be a little hard, but it is true. Many of the local merchants do not let their old customers, and prospective new ones, know of the articles they keep by advertising them. The mail order houses are the largest and most successful advertisers in the world, and without advertising they could do no business. Now, if they can afford to spend hundreds of thousands of dollars a year to keep their old customers informed and to get new ones, the local merchant could put a big "kink" in the mail order business by adopting the same method on a smaller scale.—Wilkinsburg (Pa.) Call.

### Economy in Home Trade.

In an address made some years ago before congress the late Thomas B. Reed said: "Which is it better for the farmer to do—send his supplies a thousand miles to the seacoast, 3,000 miles across the water and sell it to the mechanic who gets less wages, or sell it right here at home to the mechanic who gets more wages?" Reed's logic is sound, but he might have gone a little further, and shown the farmer how important it is to have the home market right at his door; how by the building up of the commercial and manufacturing importance of his home town, he widens the market for his products, and that the livelier and better the home place can be made, the better will be the prices he will receive for his products.



## THE WOMAN'S CORNER

### FOR COSY MOMENTS

SIMPLE BUT CHARMING LITTLE DRESSING SACK.

Dainty Garment Presents No Problems to the Home Dressmaker—Silk or Figured Challis the Best Material to Use.

As a rule matinees and breakfast jackets are difficult to copy. They have few lines to follow, it must be confessed, but their very shapelessness is rendered artistic only by the skill of a professional. In the accompanying sketch is shown a charming little dressing sack, or matinee, which is the essence of simplicity and so easy to put together that it ought to prove a temptation to every woman to try to fashion one like it. The material used may be of silk or figured challis. The one illustrated

### BRIDAL TRAINS AND VEILS.

Princess and Empire Models Most in Favor This Year.

Very long and full and extremely graceful is the wedding train of the present year. The princess and empire models are about equally in favor just now, while court trains, separate from the dress itself and falling gracefully from the shoulder, as seen once more on many of the handsomest bridal gowns. Rich ivory satin is always preferred by the conventional bride, but white embroidered panne or chiffon velvet with a court train of satin is beautiful, trimmed with lace and worn with a long lace veil.

A soft satin silk may be more becoming than heavy satin, in which case the train may be of heavy satin or brocade. A hat bordered with a deep band of lace gives much the same effect as a lace veil and is preferred by many as being more possible to arrange becomingly. If the flat arrangement of the veil on the hair that is so much in vogue at present is not becoming, a wreath or cluster of orange blossoms will give the necessary height if placed like a coronet, or tiara in the hair.

The average bride would as soon dispense with the Lohengrin or Mendelssohn marches as she would be married without a spray of orange blossoms on her gown or in her bouquet. Unfortunately, the natural orange flower is too perishable to even form a bouquet, but real flowers can be combined with the artificial variety for trimming on the gown or veil and can help to make up an attractive bouquet with lilies of the valley, gardenias, orchids or whatever white flower is carried. Care must be taken that orange blossoms are purchased, not lemon flowers, which look so nearly the same and which grow so much more luxuriantly and are, consequently, far less expensive.

### BAG FOR THE JEWELRY.

Convenient Little Receptacle—Easy to Put Together.

Jewelry, if left lying about on a dressing-table, is always liable to get tarnished or mislaid, and it is a great convenience to have some little receptacle for it, into which it may be easily placed. We therefore give a design for a small bag lined with



wash-leather for hanging at the side of a looking-glass. It can be made out of any small piece of silk, satin or brocade in the shape shown in the sketch, stitched at the edge to give it greater firmness, and embroidered either in a floral design, or with the initials of the owner. The flap which turns over is edged with buttonhole-titching worked in thick silk, and the bag is finished with ribbon bows and a long loop of ribbon by which it may be hung up. Such a bag as this might hold a good number of brooches, rings and bracelets.

### KEY BRACELET MUCH LIKED.

Is One of the Most Pronounced Fads of the Season.

One of the small fads of the season is the key bracelet, which is both useful and ornamental and whose originality promises to make it a universal success among women. The bracelet is made to resemble a three strand bracelet. The two outer strands are close and heavy. The inner, or middle, strand is a chain. This chain, which fits as neatly into the two outer strands as if it were woven solidly with them, has attached to one end a small golden key. The golden key fits neatly into a frame on the back of the bracelet, and since it fastens down with a spring seems to be merely a part of the ornamentation of the bracelet. But by pressing a spring the key is released and the chain also freed at one end, so that the key may be used. The idea of the bracelet is that a woman may have all her belongings under lock, said lock to be opened only by the master key, which is the little golden ornament. Of course the intention has the disadvantage of necessitating the placing of new locks upon all the treasure places of the persons who own such master keys. But then the expense of this would be worthy of consideration to a woman who would buy such a bracelet. A more important consideration, of course, might be the fact that, after all, one key may be duplicated more readily than 20, and the owner therefore runs perhaps a greater chance of being robbed of all her treasures if a robber once gets started, but the fad is such a pretty one that it is hardly probable women will be deterred from pursuing it even by this consideration.

### Photo Album Here Again.

Shades of our grandmothers! The photograph album is coming into favor again—the family album—and it is declared quite correct to have it on the "parlor" table as it used to do. The new album suits itself to all sizes of pictures by slits on its pages after the fashion of the post-card albums. After all, it is the only sensible and, practically, the only way of keeping photographs that one prizes clean and unscratched.